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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/810,875	03/26/2004	Sandeep Relan	15488US01	9842
23446	7590	06/05/2009		
MCANDREWS HELD & MALLEY, LTD 500 WEST MADISON STREET SUITE 3400 CHICAGO, IL 60661			EXAMINER	
			SAMS, MATTHEW C	
			ART UNIT	PAPER NUMBER
			2617	
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			06/05/2009	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/810,875	Applicant(s) RELAN ET AL.
	Examiner MATTHEW SAMS	Art Unit 2617

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).

Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 11 May 2009.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 30,31,34-36 and 43 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 30,31,34-36 and 43 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____

5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 5/11/2009 has been entered.

Response to Amendment

2. Claims 37-42 have been canceled. Although stated that claim 43 is new, 43 is properly labeled as previously presented as it was added in the amendment to the claims dated 10/23/2008. Further, the remarks state that 34-43 are presently pending, however claims 37-42 have been canceled.
3. Claim 30 has been amended.

Response to Arguments

4. Applicant's arguments with respect to claim 30 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 30, 31, 34-36 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Husain et al. (US-6,978,380 hereafter, Husain) in view of Miettinen (US-7,352,999) and Gusler et al. (US-6,778,639 hereinafter, Gusler).

Regarding claim 30, Husain teaches a method of secure application and authorization of an account (Col. 5 lines 3-32) including having a mobile terminal (Col. 5 line 38-40) comprising an output for transmitting an application for credit over a first network (Col. 5 lines 33-36 & 43-51) and an input for receiving account information associated with the application for credit over a second network. (Col. 6 lines 40-49) Husain teaches the use of wireless devices including PDAs and cellular phones (Col. 5 lines 36-40), but differs from the claimed invention by not explicitly reciting the second network comprises a GGSN.

In an analogous art, Miettinen teaches a dual mode mobile terminal device (Col. 5 lines 11-15) that communicates with a network comprising a Gateway GPRS Service Node (Fig. 1 [30] and Col. 4 line 47 through Col. 5 line 15), wherein the mobile terminal receives commands that are transmitted wirelessly (Col. 7 lines 5-39 & Col. 9 line 55-58) and cause the mobile terminal to perform a predetermined operation. (Col. 10 lines 7-10) At the time the invention was made, it would have been obvious to one of ordinary skill in the art to implement the invention of Husain after modifying it to incorporate the wirelessly programmable dual mode mobile terminal which communicates with at least one GGSN of Miettinen. One of ordinary skill in the art

would have been motivated to do this since a dual mode mobile terminal provides the user with a larger geographical roaming area and the ability to receive location dependent information. (Col. 2 lines 24-35)

Husain in view of Miettinen teaches receiving a command wirelessly and performing a predetermined operation (Miettinen Col. 9 line 55 through Col. 10 line 10), but differs from the claimed invention by not explicitly reciting the mobile terminal is operable to receive an audio signal and operable to record the account information after receiving the command, from a location that is remote from the mobile terminal.

In an analogous art, Gusler teaches a mobile terminal (Fig. 1 [140]) that includes receiving a command wirelessly to enable the mobile terminal activate an audio recording feature (Col. 7 line 46 through Col. 8 line 4, specifically Col. 8 lines 1-4) to record information after receiving the command. (Col. 4 lines 54-56) At the time the invention was made, it would have been obvious to one of ordinary skill in the art to implement the dual mode mobile terminal capable of receiving wireless commands and performing predetermined operations of Husain in view of Miettinen after modifying it to incorporate detecting a wireless command to enable the audio recording capability of Gusler. One of ordinary skill in the art would have been motivated to do this since it enables a user to conveniently receive, record and save information, which one of ordinary skill would recognize the information can include recording an account number.

Regarding claim 31, Husain in view of Miettinen and Gusler teaches the first network comprises a packet network. (Husain Col. 5 lines 33-51 and Col. 6 lines 40-67)

Regarding claim 34, Husain in view of Miettinen and Gusler teaches the application is transmitted during a session over the first network and wherein the account information is transmitted during a session over the second network (Husain Col. 5 lines 33-51 and Col. 6 lines 40-67), and wherein the session over the first network is initiated by the mobile terminal and wherein the session over the second network is initiated by a node sending the account information associated with the application for credit to the mobile terminal. (Husain Col. 5 lines 33-51 and Col. 6 lines 40-67)

Regarding claims 35 and 36, Husain in view of Miettinen and Gusler teaches the use of a first and second network for establishing a credit application (Husain Col. 5 lines 33-51 and Col. 6 lines 40-67), but differs from the claimed invention by not explicitly reciting the first network session is terminated (prior to) or (after) the establishment of the session with a second network. However, it would have been obvious to one of ordinary skill in the art to be motivated to terminate a first network session (prior to) or (after) the establishment of the session with a second network as a security precaution. (Husain Col. 6 lines 40-67)

Regarding claim 43, Husain in view of Miettinen and Gusler teaches the command commands the mobile terminal to record the account information. (Husain Col. 6 lines 40-49 and Davis Col. 1 lines 35-54)

Conclusion

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- US-6,507,734 to Berger et al. regarding using sound based communication for generating a secure wireless link.
- US-6,658,092 to Gusler et al. regarding a method for authorizing recording on a telephone.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MATTHEW SAMS whose telephone number is (571)272-8099. The examiner can normally be reached on M-F 8-6.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Lester Kincaid can be reached on (571) 272-7922. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW SAMS/
Examiner, Art Unit 2617

/Lester Kincaid/
Supervisory Patent Examiner, Art Unit 2617